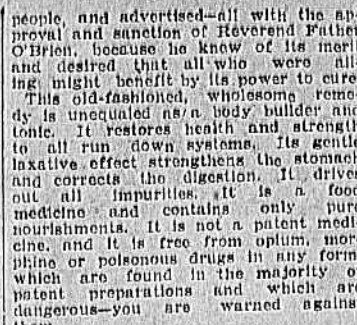


THE STORY OF FATHER JOHN'S

**An Interesting History Supported
ed by Endorsements from
Many Institutions Through
out the Country.**



In 1854, Father John, as he fondly known to his people, was attacked by a serious cold, which developing into a stubborn cough and affliction of the lungs, caused the greatest alarm for the health of the beloved clergyman.

Medical skill seemed unable to stay the progress of the disease. Finally, an eminent specialist was consulted who gave Father John a prescription to cure the cold and remove the lung trouble, a

well as to build up and strengthen the body. The clergyman took the prescription to the old drug store of Carleton & Hovey, Lowell, Mass., the firm by whom Father John's Medicine is prepared. The cough soon disappeared and his people rejoiced when he declared that he had been made as well and strong as

Father John recommended the medicine to his parishioners and friends, and thousands were made well and strong by taking it. In getting this prescription they always called for "Father John's Medicine," and so it was named by the

banking methods, may in the course of five years raise a business man, from one who has been bringing a thousand dollars a year to the bank, to one who brings to it a million. By banking on the right kind of men, therefore, by studying their ability as a part of their assets, a bank is made great and the banker

The successful banker, naturally, the conservative one, will only care to deal with men who are somewhat conservative. Loans made to men who are addicted to speculation or other forms of gambling are dangerous. The good banker will never make them, for such loans are the ones which banks are wrecked. The pilot of a great ocean liner leads his way cautiously. He handles costly ship, a valuable cargo and hundreds of lives entrusted to his care. He cannot take any chances, except in moments of terrible stress, when it only by a desperate move, perhaps, that he can secure a prospect of ultimate

safety. He is deliberate, slow and careful. A new passage may appear to offer a better way, a saving of time and expense, but he always looks alluringly at the old path that he has followed. He always followed is safety, and he sticks to it. He knows not what hidden reefs may exist in the other channel, and he will not risk the ship and passengers for its waters, however much he may desire it may appear to be a better way. So it is with the good banker, who is always the successful one. He has the money of thousands of people entrusted to his care. A man who indulges in speculation may come to him for a loan. The

prospecta he holds out to the bank
he of the most tempti
bank might be hand
the man's speculative tenden
is a hidden rock in the channel of
the bank's promise if it accedes to his propo
sition. He may win on his venture, and
the bank will be a large gainer, but
he is more apt to lose, and at a moment
when the bank must have that money,
it is unable to pay. What are the results?
The bank may survive the shock, but
it is more liable to go down, and hundre
of depositors will lose their money.

LOANING OF MONEY.

People do not want to intrust the
money to a bank that will make a
chances of the money and the success
of the institution and the man

its head, the two really are synonymous. It depends upon the correct and careful use of the methods of loaning money. If the banker is conservative, if he makes only good loans and avoids financial speculation, he can prosper and keep his bank that he has inherited safe. The depositors increase in number, his reputation for conservatism becomes wider known, and it does not take long in any community for the banker's methods to be a matter of common knowledge. No matter how successful the speculative client may be, the banker will find that the loss of money, losses patronage, loss of prestige and is finally wrecked by the greed of the client. The banker must be a people. People in a rational state of mind do not care much for speculation, a man who indulges in it. If they do wish to indulge in it, they will go to the stock market.

prefer to make their money in the stock market than do it for them. He just has a feeling on a horse race. He may visit the track and place a couple of bets in the course of an afternoon, but he wouldn't deposit his money for safe-keeping with a man whom he knew was prone to betting on the races. It would be too much like borrowing money in the first place and this is just exactly what the bank takes of the banker's business when the bank is known to foster speculators or loan out its money to back "wild-cat" business schemes. People are conservative about their money if they are conservative about their banks. They must

nothing else, he wants to retain the confidence and their depositors. The speculative road may pay for a while but failure is the goal at its end. These, then, are the things which contribute to the success of the bank or the man who is in command of it. What is the course of the employee who wishes to attain a position of eminence in the bank? That is very important, but much of what I have already said will apply to the employee who has the two important qualities of conservatism and common sense. He must wait for a good judgment if he is to rise high, if they are so necessary to the high official, naturally the employee does not manifest the possession of them in some way will hardly rise to the high official position.

medicinity. He must show that he has it in his nature and know that he has it in order to be eligible ultimately for executive places in the bank.

HONESTY IS FIRST.

Of the other qualifications of the employee who wishes to rise, quite naturally I will place honesty first; but I shall say that it is an absolutely necessary tribute of every one connected with banking, from the poorest clerk up to the president, to all other places or not. Above all other places must have a personnel that is trustworthy in every part. All the employees of a bank must be honest and reliable to the public; they will not last long in an institution twenty-four hours after their deficiencies are found out. The

For such a sterling quality in the character of the bank's employe is too important to need any discussion or to need any further statement or necessity of any further already stated. It is really what I have already said. It is really entirely so, and that is all there is to it.

Energy, ambition and patience are other traits of character that must be in the man who wishes to rise. Success will come to the man who has these traits. I mean the successful man, the man to the right places, for the world of the individual must be proven before he can be advanced. In giving an employe a position of trust the banker

exercise the most scrupulous care. The bank must not only be satisfied that the clerk employs understands the work, all his habits, and must know all about his character and habits, and it takes years to ascertain such things as completely satisfy the banking house demands. A man must be all right at present, but probably his habits are the suggestions of what may develop in the future and prove as serious for the bank as for the employee. The clerk may be a penchant for playing poker, just as noticeable game at home, with a penny

N. H.: Hospital St. Vincent de Paul, Manchester, N. H.; Ursuline Convent, Waterville, Me. St.; St. Vincent de Paul, N. Y.: Asylum of St. Vincent de Paul, New York city; Sisters of Holy Cross, Nashua, N. H.; Sisters of St. Joseph, Philadelphia, Pa.; St. John's Industrial School, Newton Highlands, Mass.; Sisters of Mercy, Meriden, Conn.; Sisters of the Holy Cross, St. Charles, Mo.; Sisters of the Holy Cross, Baltimore, Md.; Christian Brothers, Ellington City, Md. And many others. If you wish to be supplied, you will be pleased to furnish upon application. Father John's Medicine is for sale by Owens and Minor Drug Company, 144 Pearl Main Street; People's Drug Store, 3000 Williamsburg Avenue; Northside Pharmacy, 901 North Fifth Street; Pine Street Pharmacy, 324 South Fifth Street; East Pharmacy, 201 Vantage Street.

Court of appeals said that it could not nullify something else was done. It cited no authority in support of its ruling, its reasoning being apparently confined to the point that because what that court considered "a perfectly competent jury" had been secured at home, "the conclusive presumption is that there was no ground for any such objection." Concerning the other cases cited above, it need only be said that they recognized and followed Wright's case as a rule of criminal practice. None of them goes into the merits of the question.

This would seem to be an opportune time for the legislature to go to do what it is continually its own construction of the statute, and this can be done by amending and re-enacting the act of February 15, 1904, so that it shall read, "the following words," and provided, further, that for the operation of this section, it

shall not be necessary that just as in another county or that it be first summoned. cmfw cmfw cmfw twspp
GEORGE BRATAN.
Richmond, Feb. 22, 1904.

TRIBES HILL BEATEN.
The Favorite Defeated in George Washington Handicap.
(By Associated Press.)
NEW ORLEANS, Feb. 22.—The defeat of Tribes Hill in the favorite, in the George Washington handicap, was a feature of to-day's racing. De Reszke and Mauser, neither fancied in the betting, finished necks apart for the prize of \$1,455. Cedar Rapids was the only other horse to show.

First race—five and a half furlongs—Lella (3 to 2) first, L. Martin (7 to 2) second, L. Martin (6 to 1) third. Time 1:08 4-5.

Second race—six furlongs—Our Lilla (3 to 1) first, Bronx (3 to 1) second, L. Martin (6 to 1) third. Time 1:08 4-5.

Third, race-half mile-Arch. Oldham
 (4 to 8), Dixie Land (15 to 3) second.
 Lucella D. (9 to 2) third. Time :48.
 Fourth race-mile and twenty yards
 George Washington (and) George Resko
 (10 to 5) first, Arch. Oldham (40 to 1) second.
 Tibbes Hill (11 to 5) third. Time 1:43 4-6.
 Fifth race-mile and seventy yards
 Graving (3 to 5) first, Arch. Oldham (10
 to 1) second, Tibbes Hill (1) third. Time 1:47.
 Sixth race-six and a half furlongs
 Redman (6 to 5) first, Arch. Oldham (3 to 1)
 second, Lady Rndnor (6 to 1) third. Time :48.

Steamship Sheds Burn.
The sheds of the Clyde Line Steamship Company were damaged by fire about 2 o'clock this morning. The alarm was turned in from box No. 12, Main and Adams streets, and the department quickly extinguished the blaze.

Personal and General.
Through the discovery of gold and copper ores of fabulous values, former Con. P. J. Somers, of Milwaukee, bids fair to become one of the most noted mining magnates of Colorado.

James B. Morrow, for many years ed-

tor-in-chief of the Cleveland "Leader," has resigned his position and will retire from the editorial profession on March 1st.

Secretary Cortelyou, of the Bureau of Commerce and Trade, has accepted an invitation to visit Savannah. He will go during a time as will suit the convenience of the Chamber of Commerce, the latter part of March or the early part of April.

It is announced that John T. McDonough, former Secretary of the State of New York, is to be the Republican candidate for judge of the Court of Appeals. Mr. McDonough is now one of the Justices of the Supreme Court of the Philippines and is returning to be at home.

The Raleigh Times says: A gentleman entering the street car last night said to Colonel J. S. Cunningham: "How are you, Governor?" It is said that four gentlemen promptly responded to the salutation, and still there are others, who were not on board.

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